

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
NORTHERN DIVISION**

**IN THE MATTER OF:**

CRAIG BLAISE SEEFELD  
MARY MICHELLE SEEFELD

CHAPTER 13  
Case No. 16-20755-dob  
Judge DANIEL S OPPERMAN

Debtors

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;  
NOTICE TO CREDITORS OF OBLIGATION TO  
FILE A RESPONSE AND RIGHT TO OBJECT; AND  
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

*Please read this Report carefully. It advises you of certain  
rights and deadlines imposed pursuant to the law.  
Your rights may be adversely affected.*

Thomas W. McDonald Jr., Standing Chapter 13 Trustee, pursuant to F.R.Bankr.P. 3002.1(f) and E.D. Mich. LBR 2016-3(a)(1), reports to the Court that the above-named Debtors have completed all payments under the confirmed Chapter 13 plan.

This notice is provided pursuant to F.R.Bankr.P. 3002.1(f), to claimants whose claims are secured by a security interest in the debtor(s) principal residence and whose claims are provided for under 11 U.S.C. 1322(b)(5).

**IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTORS HAVE PAID IN FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT ON YOUR CLAIM.**

**IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTORS OR THE AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE DEBTORS CHAPTER 13 PLAN, THE TRUSTEE DOES NOT HAVE ANY INFORMATION REGARDING WHETHER THIS OBLIGATION IS CURRENT.**

***PURSUANT TO F.R.BANKR.P. 3002.1(g), YOU ARE REQUIRED TO FILE AND SERVE A RESPONSE ON THE DEBTORS, DEBTORS' COUNSEL AND THE TRUSTEE, NO LATER THAN 21 DAYS AFTER SERVICE OF THIS NOTICE. F.R.BANKR.P. 3002.1(g) SETS FORTH THE SPECIFICS GOVERNING THE REQUIRED RESPONSE.***

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(2), if the Court determines that Debtor is eligible for a Discharge, the Order of Discharge will include findings that:

1. All allowed claims have been paid in accordance with the plan; and
2. With respect to any secured claim that continues beyond the term of the plan, any prepetition or post-petition defaults have been cured.

Pursuant to E.D. Mich. LBR 2016-3(a)(3), if the Court determines that Debtor is eligible for a Discharge, the Order of Discharge will direct that:

1. Any creditor who held a secured claim that was fully paid shall execute and deliver to the Debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan shall take no action inconsistent with the findings set forth in the Order of Discharge.

#### **RIGHTS AND DUTIES OF DEBTOR**

**Duty of Debtors regarding secured debt obligations:** Every Debtor, regardless of whether the Debtor is or claims to be entitled to a discharge, must:

1. Immediately begin making the required payments on secured debt obligations to avoid defaulting on those secured debt obligations.
2. Continue to make required payments on secured debt obligations until those obligations are paid in full. If the Court determines that the Debtors are eligible for a Discharge, the Chapter 13 Discharge will not discharge the Debtors from any obligation on any continuing secured debt payments that come due after the date of the Debtors' last payment under the Plan.

*See* E.D. Mich. LBR 2016-3(a)(6)&(7).

#### **If the Debtor claims to be eligible for a discharge pursuant to 11 USC Section 1328:**

1. Within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor must file with the Court the Chapter 13 Debtor's Certification Regarding Domestic Support Obligations and Section 522(q), Official Form B283. The form and instructions on how to complete this form may be found on the Court's web site, [www.mieb.uscourts.gov](http://www.mieb.uscourts.gov).
2. If this is a Joint Case, each Debtor must separately complete and file a Debtor's Certification Regarding Domestic Support Obligations and Section 522(q), Official Form B283.
3. If the Debtor fails to complete and file a Chapter 13 Debtor's Certification Regarding Domestic Support Obligations and Section 522(q), Official Form B283 within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor's case may be closed by the Court without the entry of a discharge.

*See* E.D. Mich LBR 4004-1

## **RIGHTS AND DUTIES OF CREDITORS**

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(4), if any party in interest asserts that:

1. The Debtors have failed to make all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; or
2. The Debtors are not current in any payments the Debtors were authorized to make directly to a creditor; or
3. One or more allowed claims have not been paid in accordance with the plan; or
4. With respect to any secured claim that continues beyond the term of the plan, there remains prepetition or post-petition defaults that have not been cured or that the claim is otherwise not current in all respects including, but not limited to, any unpaid escrow balance, late charge, cost or attorney fee; or
5. A creditor has a lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; or
6. There exists reasonable cause to believe that:
  - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
  - (b) There is pending any proceeding in which the debtors' may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

the party may file an objection to this Report. Any objection must be filed not later than 21 days after service of this Trustee's Report. If a timely objection is filed, the Court will delay entry of the order of discharge until the Court resolves the objection and a hearing will be scheduled with notice to the objecting party.

In addition to the requirements of F.R.Bankr.P. 3002.1(g), if no objection to this Trustee's Report is timely filed, pursuant to E.D. Mich. LBR 2016-3(a)(5), it shall be conclusively determined that:

1. Debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; and
2. Debtors are current in all payments Debtors were authorized to make directly to a creditor; and
3. All allowed claims have been paid in accordance with the plan; and
4. With respect to any secured claim that continues beyond the term of the plan, all prepetition and post-petition defaults have been cured and the claim is current in all respects including, but not limited to, all escrow balances, late charges, costs or attorney fees; and

5. A creditor has no lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and;
6. There exists no reasonable cause to believe that:
  - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
  - (b) There is pending any proceeding in which the debtors may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)
7. The Court may enter an order of discharge containing the terms set forth above without further notice or hearing.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-SAGINAW  
Thomas W. McDonald, Jr., Chapter 13 Standing Trustee

Dated: August 04, 2021

/s/Thomas W. McDonald, Jr.

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THOMAS W. McDONALD, JR. (P32464)

3144 Davenport Avenue

Saginaw, MI 48602

Telephone (989) 792-6766

mail@mcdonald13.org

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
NORTHERN DIVISION**

**IN THE MATTER OF:**

CRAIG BLAISE SEEFELD  
MARY MICHELLE SEEFELD

Debtors

CHAPTER 13

Case No. 16-20755-dob

Judge DANIEL S OPPERMAN

**PROOF OF SERVICE OF TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND  
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;  
NOTICE TO CREDITORS OF OBLIGATION TO  
FILE A RESPONSE AND RIGHT TO OBJECT; AND  
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

I hereby certify that on August 04, 2021, I electronically filed the TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS; NOTICE TO CREDITORS OF OBLIGATION TO FILE A RESPONSE AND RIGHT TO OBJECT; AND NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

Joshua Reinert (P66185)  
3434 Davenport Avenue

The parties on the attached list were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

/s/ Sandy Urbaniak

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Sandy Urbaniak  
For the Office of the Chapter 13 Trustee-Saginaw  
3144 Davenport Avenue  
Saginaw, MI 48602  
Telephone (989) 792-6766  
mail@mcdonald13.org

CRAIG BLAISE SEEFELD  
MARY MICHELLE SEEFELD  
1011 DEERING STREET  
GARDEN CITY, MI 48135

70TH DISTRICT COURT  
111 S MICHIGAN AVENUE  
SAGINAW, MI 48602

ADVANCED DIAGNOSTIC IMAGING  
3400 N CENTER SUITE 400  
SAGINAW, MI 48603

ALLIED COLLECTION SERVICE  
PO BOX 1799  
HOLLAND, MI 49422-1799

ANESTHESIA STAFFING CONSULTANTS  
INC  
PO BOX 673112 SUITE 200  
DETROIT, MI 48267-3112

BECKET AND LEE LLP-EFT  
PO BOX 3001  
MALVERN, PA 19355

CADILLAC ACCOUNTS RECEIVABLE  
MANAGEMENT  
PO BOX 358  
CADILLAC, MI 49601-0358

CBC CREDIT SERVICES  
PO BOX 3244  
SAGINAW, MI 48605-3244

CHASE BANK USA, NA  
PO BOX 15145  
WILMINGTON, DE 19850-5145

COMENITY BANK/KINGSIZE  
PO BOX 182789  
COLUMBUS, OH 43218

COMENITY BANK/WOMAN WITHIN  
PO BOX 182789  
COLUMBUS, OH 43218-2789

CONSUMERS ENERGY COMPANY  
ATTN: LEGAL DEPARTMENT  
ONE ENERGY PLAZA  
JACKSON, MI 49201

CORNERSTONE COMM FINANCIAL CU  
2955 UNIVERSITY DRIVE  
AUBURN HILLS, MI 48326

COVENANT HEALTHCARE  
1447 N HARRISON  
SAGINAW, MI 48602-4727

COVENANT HEALTHCARE  
C/O CARM  
PO BOX 358  
CADILLAC, MI 49601

COVENANT NEUROSURGERY  
800 COOPER AVENUE #8  
SAGINAW, MI 48602

COVENANT PATH ASSOC  
PO BOX 33321 DRAWER 150  
DETROIT, MI 48232

CREDIT ONE BANK  
PO BOX 98873  
LAS VEGAS, NV 89193

CREDIT SERVICES OF MICHIGAN  
PO BOX 6428  
1982 HEMMETER RD  
SAGINAW, MI 48608-6428

DETROIT EDISON  
2000 SECOND AVENUE SUITE 688 WCB  
DETROIT, MI 48226

DISNEY MOVIE CLUB  
PO BOX 738  
NEENAH, WI 54957-0738

FIRST FEDERAL CREDIT CONTROL  
24700 CHAGRIN BLVD SUITE 205  
CLEVELAND, OH 44122-5662

FORD MOTOR CREDIT CO LLC  
C/O SHERMETA LAW GROUP PC  
PO BOX 5016  
ROCHESTER HILLS, MI 48308-5016

FORD MOTOR CREDIT COMPANY LLC  
DEPT 55953  
PO BOX 55000  
DETROIT, MI 48255-0953

GATEWAY FINANCIAL SOLUTIONS-EFT  
GARBER MANAGEMENT GROUP  
999 S WASHINGTON AVE  
SAGINAW, MI 48601

HARLEY DAVIDSON CREDIT CORP  
PO BOX 15129  
PALATINE, IL 60055-5129

HEMLOCK FAMILY MEDICINE  
16440 GRATIOT  
HEMLOCK, MI 48626

HEMLOCK MED EXPRESS  
16440 GRATIOT  
HEMLOCK, MI 48626

HENRY SEEFELD  
3652 SOUTH MERRILL ROAD  
MERRILL, MI 48637

JEFFERSON CAPITAL SYSTEMS-EFT  
PO BOX 772813  
CHICAGO, IL 60677-2813

JEFFREY G DAWS DDS PC  
28201 WEST SEVEN MIDDLE ROAD  
LIVONIA, MI 48152

JOSHUA REINERT (P66185)  
3434 DAVENPORT AVENUE  
SAGINAW, MI 48602

JP MORGAN CHASE BANK NA  
ATTN: BANKRUPTCY DEPARTMENT  
PO BOX 901032  
FT WORTH, TX 76101-2032

KIDNEY AND HYPERTENSION  
CONSULTANTS  
L-3677  
COLUMBUS, OH 43260-3677

MACKINAW SURGERY CENTER  
5400 MACKINAW ROAD SUITE 11  
SAGINAW, MI 48604-9546

MERCHANTS AND MEDICAL  
6324 TAYLOR DRIVE  
FLINT, MI 48507-4680

MI DEPARTMENT OF TREASURY  
ATTORNEY GENERAL/REVENUE  
PO BOX 30456  
LANSING, MI 48909-7955

MID MICHIGAN HEALTHCARE  
PROFESSIONALS PC  
WILLIAM LEUCHTER MD  
26400 WEST 12 MILE ROAD, SUITE 170  
SOUTHFIELD, MI 48034

MID MICHIGAN MEDICAL CENTER  
4005 ORCHARD DRIVE  
MIDLAND, MI 48670

MID MICHIGAN PHYSICIANS GROUP  
2618 WEST SUGNET  
MIDLAND, MI 48640

MILES KIMBALL  
PO BOX 2860  
MONROE, WI 53566

MOBILE MEDICAL RESPONSE  
4305 STATE STREET SUITE A  
SAGINAW, MI 48603-4068

MONTGOMERY WARD  
C/O CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849

MOTOR PARTS FEDERAL CREDIT UNION  
2955 UNIVERSITY DRIVE  
AUBURN HILLS, MI 48326

SHERMETA LAW GROUP PC  
1030 DORIS ROAD  
AUBURN HILLS, MI 48326-2613

MRI OF SOUTHFIELD  
29877 TELEGRAPH RD #11  
SOUTHFIELD, MI 48034

SHIELDS CHIROPRACTIC  
7261 GRATIOT  
SAGINAW, MI 48609

NATIONAL PEN CORP  
347 SHELBYVILLE ROAD  
SHELBYVILLE, TN 37180

STATE FARM INSURANCE CO  
410 EAST DRIVE  
MARSHALL, MI 49060-2000

ONEMAIN FINANCIAL  
ATTN BANKRUPTCY  
PO BOX 3251  
EVANSVILLE, IN 47731-3251  
PAIN RECOVERY SOLUTIONS  
4870 CLARK ROAD #201  
YPSILANTI, MI 48197

STERLING JEWELERS INC D/B/A KAY  
JEWELERS  
C/O BUCKLEY KING LPA  
600 SUPERIOR AVENUE EAST, STE 1400  
CLEVELAND, OH 44114  
STONEBERRY  
C/O CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS, TX 75380  
SYNCHRONY BANK/WALMART  
PO BOX 965024  
ORLANDO, FL 32896

PHILLIP LAMBERT MD PC  
3061 CHRISTY WAY  
SAGINAW, MI 48603

PRA RECEIVABLES MANAGEMENT LLC  
EFT  
PO BOX 12914  
NORFOLK, VA 23541  
QUANTUM3 GROUP LLC - EFT  
PO BOX 2489  
KIRKLAND, WA 98083-0788

TD BANK USA NA  
C/O WEINSTEIN AND RILEY PS  
PO BOX 3978  
SEATTLE, WA 98124  
WEBBANK/DFS  
12234 N LH 35 SB BLDG B  
AUSTIN, TX 78753

RAMOS & ASSOCIATES  
PO BOX 674332  
DETROIT, MI 48267

RENT A CENTER INC  
5501 HEADQUARTERS DRIVE  
PLANO, TX 75024

RESURGENT CAPITAL SERVICES LP/DELL  
CLIENT ACCT-EFT  
PO BOX 10390  
GREENVILLE, SC 29603-0390  
SAGINAW VALLEY BONE & JOINT CENTER  
5483 GRATIOT ROAD  
SAGINAW, MI 48638